

Fill in this information to identify the case:

Debtor 1 Jason S. Muhlbaier

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA (PHILADELPHIA)

Case number 17-16138-amc

## Official Form 410S1

### Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known): 3-1

Last 4 digits of any number you use to identify the debtor's account: 1960

Date of payment change: 12/1/2020

Must be at least 21 days after date of this notice

New total payment: \$1,286.13

Principal, interest, and escrow, if any

#### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$656.04

New escrow payment: \$659.68

#### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

#### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment

New mortgage payment:

Debtor 1 Jason S. Muhlbaier

Print Name

Middle Name

Last Name

Case number (if known) 17-16138-amc

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Darrelyn Thomas  
Signature

Date 10/09/2020

Print Darrelyn Thomas  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid & Crane LLC

Address 10700 Abbott's Bridge Road, Suite 170  
Number Street

Duluth, GA 30097  
City State ZIP Code

Contact Phone 470-321-7112

Email dthomas@rascrane.com

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on October 15, 2020, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

**Jason S. Muhlbaier  
150 Meadowbrook Avenue  
Upper Darby, PA 19082**

And via electronic mail to:

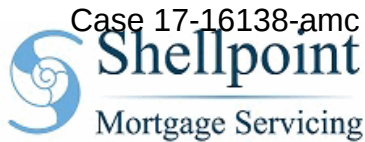
**Michael Seth Schwartz  
Law Office of Michael Schwartz  
707 Lakeside Office Park  
Southampton, PA 18966**

**Scott F. Waterman  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606**

**United States Trustee  
Office of the U.S. Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106**

**ROBERTSON, ANSCHUTZ, SCHNEID &  
CRANE LLC**  
Authorized Agent for Secured Creditor  
10700 Abbott's Bridge Road, Suite 170  
Duluth, GA 30097  
Telephone: 470-321-7112  
Facsimile: 404-393-1425

By: /s/ Esther Kudron  
Esther Kudron  
ekudron@rascrane.com



Case 17-16138-amc  
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Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826  
For Inquiries: (800) 365-7107

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JASON MUHLBAIER  
150 MEADOWBROOK AVE  
UPPER DARBY PA 19082

Analysis Date: October 06, 2020  
Loan: [REDACTED]  
Property Address:  
150 MEADOWBROOK AVE  
UPPER DARBY, PA 19082

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Prior Esc Pmt		Escrow Balance Calculation	
	Contractual	Effective Dec 01, 2020		December 01, 2019		
P & I Pmt:	\$626.45	\$626.45	P & I Pmt:	\$626.45	Due Date:	February 01, 2020
Escrow Pmt:	\$617.99	\$659.68	Escrow Pmt:	\$656.04	Escrow Balance:	-\$2,888.92
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$6,179.90
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$84.98
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment:	\$1,244.44	\$1,286.13	Total Payment:	\$1,282.49	Anticipated Escrow Balance:	\$3,206.00

Shortage/Overage Information		Effective Dec 01, 2020
Upcoming Total Annual Bills		\$7,916.15
Required Cushion		\$1,149.40
Required Starting Balance		\$2,873.49
Escrow Shortage		\$0.00
Surplus		\$332.51

<b>Cushion Calculation:</b> Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 1,149.40. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 1,319.36 or 1/6 of the anticipated payment from the account.	
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This is a statement of actual activity in your escrow account from Jan 2020 to Nov 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Jan 2020		646.28			Starting Balance	0.00	1,826.46
Jan 2020				87.09	* FHA MI	0.00	2,472.74
Jan 2020				87.09	* FHA MI	0.00	2,385.65
Feb 2020		656.04			*	0.00	2,298.56
Feb 2020				524.90	* County Tax	0.00	2,954.60
Feb 2020				2,055.01	* Town Tax	0.00	2,429.70
Mar 2020		656.04			*	0.00	374.69
Mar 2020				87.09	* FHA MI	0.00	1,030.73
Apr 2020				87.09	* FHA MI	0.00	943.64
May 2020				87.09	* FHA MI	0.00	856.55
May 2020				932.00	* Hazard	0.00	769.46
Jun 2020				87.09	* FHA MI	0.00	(162.54)
Jun 2020				84.98	* FHA MI	0.00	(249.63)
Aug 2020				84.98	* FHA MI	0.00	(334.61)
Aug 2020				84.98	* FHA MI	0.00	(419.59)
Aug 2020				3,384.48	* School Tax	0.00	(3,804.07)
Sep 2020				84.98	* FHA MI	0.00	(3,889.05)
Oct 2020				84.98	* FHA MI	0.00	(3,974.03)
					Anticipated Transactions	0.00	(3,974.03)
Nov 2020		6,179.90 <sup>P</sup>		84.98	FHA MI		(3,974.03)
	\$0.00	\$8,138.26	\$0.00	\$7,843.83			2,120.89

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date: October 06, 2020

Loan:

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Dec 2020	659.68	84.98	Starting Balance	3,206.00	2,873.49
Jan 2021	659.68	84.98	FHA MI	3,780.70	3,448.19
Feb 2021	659.68	84.98	FHA MI	4,355.40	4,022.89
Mar 2021	659.68	84.98	FHA MI	4,930.10	4,597.59
Mar 2021		2,055.01	Town Tax	3,534.77	3,202.26
Mar 2021		84.98	FHA MI	3,449.79	3,117.28
Apr 2021	659.68	524.90	County Tax	3,584.57	3,252.06
Apr 2021		84.98	FHA MI	3,499.59	3,167.08
May 2021	659.68	932.00	Hazard	3,227.27	2,894.76
May 2021		84.98	FHA MI	3,142.29	2,809.78
Jun 2021	659.68	84.98	FHA MI	3,716.99	3,384.48
Jul 2021	659.68	84.98	FHA MI	4,291.69	3,959.18
Aug 2021	659.68	3,384.48	School Tax	1,566.89	1,234.38
Aug 2021		84.98	FHA MI	1,481.91	1,149.40
Sep 2021	659.68	84.98	FHA MI	2,056.61	1,724.10
Oct 2021	659.68	84.98	FHA MI	2,631.31	2,298.80
Nov 2021	659.68	84.98	FHA MI	3,206.01	2,873.50
	<u>\$7,916.16</u>	<u>\$7,916.15</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 3,206.00. Your starting balance (escrow balance required) according to this analysis should be \$2,873.49. This means you have a surplus of 332.51. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 7,916.15. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$659.68
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	<u>\$0.00</u>
Escrow Payment:	\$659.68

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.